

Certificate Number: 05781-OKW-DE-010839164

Bankruptcy Case Number: 10-10928

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on May 03, 2010, at 10:04 o'clock PM PST,

Steve Ruhl completed a course on personal financial  
management given by internet by

Sage Personal Finance,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Western District of Oklahoma.

Date: May 03, 2010

By /s/Allison M Geving

Name Allison M Geving

Title President

Certificate Number: 05781-OKW-DE-010839163

Bankruptcy Case Number: 10-10928

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on May 03, 2010, at 10:04 o'clock PM PST,

Janet Ruhl completed a course on personal financial  
management given by internet by

Sage Personal Finance,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Western District of Oklahoma.

Date: May 03, 2010

By /s/Allison M Geving

Name Allison M Geving

Title President